Lohko Wallet Welcome Sequence 1: Introduction

Subject

Welcome to Lohko!

Body

Hey, [name]!

Thanks for signing up for the Lohko newsletter. You're now part of a community that gets first access to investment news, market analysis, and updates on alternative assets like gold, silver, crypto, and carbon credits, straight to your inbox. You'll also be the first to hear about new products as we roll them out.

Our mission is simple: to make Lohko one of the safest and most efficient ways to protect your assets against inflation and market volatility. We do this by digitizing real-world assets, such as physical gold and silver, using secure, blockchain-based technology. That means you can buy, sell, and transfer ownership of these assets from anywhere in the world, without the friction of traditional storage or transport.

A few features worth exploring while you're here:

- **Free ownership transfers.** Move your gold bar ownership to someone else at no cost.
- **NFT creation.** Turn your gold holdings into an NFT.
- **Verifiable vault reporting.** Check your gold and silver ownership anytime through our immutable vault records, published weekly to the Ethereum blockchain.

If you haven't already, log in or create your account at lohkowallet.com to explore these features for yourself.

We built Lohko around a simple idea: owning real, physical assets shouldn't come with the usual hassle of storage, transport, or paperwork, and it shouldn't be locked away from the transparency blockchain technology offers. Every gram of gold and silver behind your holdings is real and verifiable, not just a number on a screen. That distinction matters to us, and we think it'll matter to you too as you get more familiar with how Lohko works.

Here's the basic idea behind how it all works. When you buy gold or silver through Lohko, you're not buying a certificate or a promise. You're buying an actual, allocated portion of physical metal, stored in secure vaults and tracked on the blockchain. That blockchain record is what makes ownership verifiable without you needing to take our word for it. Anyone can check the weekly vault reporting we publish to Ethereum and see that the metal backing the platform matches what's been sold. It's the same basic principle that makes cryptocurrency transparent, applied to assets you can actually hold in your hand, if you ever wanted to.

That combination, real assets plus blockchain-level transparency, is really the core of what Lohko is trying to offer. Gold and silver have been trusted stores of value for centuries. Still, they've traditionally come with real friction: storage costs, shipping logistics, and limited liquidity if you ever needed to sell quickly. By digitizing ownership, we're aiming to preserve everything that makes physical precious metals valuable while removing most of what makes them inconvenient to own.

Crypto and carbon credits fit into this picture too, as newer types of alternative assets that come with their own considerations around volatility, regulation, and long-term value. Part of what we'll be doing in future emails is helping break down how these different asset types compare, so you can think about where each one might fit into your own approach to protecting and growing your wealth.

Over the next few emails, we'll walk you through more of what makes Lohko different, including a bit about our background and the team behind the platform, as well as some market context that shapes how we think about protecting assets over the long term. We'll also keep you posted as we roll out new features.

We're also working on some exciting additions, including a trading algorithm currently showing strong results in live testing. More on that soon.

In the meantime, feel free to explore the app, poke around the vault reporting, and get a feel for how everything fits together. If you have questions along the way, just reply to this email. A real person reads these, and if enough of you ask the same question, that's usually a sign we should turn it into a proper blog post or FAQ entry.

We know that trusting a new platform with something as important as your savings takes time, and we don't expect that to happen after a single welcome email. Our aim over the next few messages is simply to be upfront about who we are, how Lohko actually works, and what you can expect from us going forward, so you can make that decision on your own terms and at your own pace.

Glad to have you with us.

Best regards,
Antti

Lohko Wallet Welcome Sequence 2: Brand Story

Subject

Let's get to know each other!

Body

Hey, [name]!

Trust is the foundation of any good relationship between an investment platform and its users, and trust starts with knowing who you're actually dealing with. So, here's a bit about where Lohko came from and how we got here.

Our team has spent over a decade building technology solutions from the ground up. In 2012, we founded Jolla, a mobile technology company that went on to become one of Europe's most notable startup stories. By 2017, we'd turned our attention to blockchain, working to bring its benefits to everyday users rather than just early adopters. That groundwork led technology entrepreneur Dr. Antti Saarnio to found Lohko in 2020.

The past few years have been a reminder of just how quickly financial markets can shift. Periods of high inflation and economic uncertainty have prompted many investors to seek ways to protect their wealth beyond traditional accounts. Lohko was built in response to that need, giving people a way to hold real, tangible assets like gold and silver with the transparency and flexibility that blockchain technology enables.

We don't do this alone, either. Through partnerships with respected institutions like BullionStar and Mattereum, we're able to bring real, physical assets onto the blockchain while giving our clients the protection, transparency, and liquidity they'd expect from any serious investment platform.

None of this happened overnight. Building Jolla taught our team what it takes to bring genuinely new technology to a mainstream audience, and those lessons carried directly into how we approached Lohko. We knew early on that blockchain had the potential to solve real problems in asset ownership and verification, but only if it was built in a way that didn't require users to become blockchain experts. That's been a guiding principle since day one: powerful technology underneath, a simple experience on top.

It's also why we've been deliberate about who we partner with. BullionStar brings decades of experience in physical precious metals, and Mattereum contributes real expertise in asset verification and legal frameworks for tokenized ownership. Together, that means the gold and silver behind your Lohko holdings aren't just claimed to exist. They're independently verifiable, vaulted, and reported regularly.

Dr. Saarnio has talked before about what drove him to start Lohko. After years of watching blockchain technology get applied mostly to speculative assets, he wanted to see it used for something more grounded, protecting the kind of wealth people actually rely on, in a form that's existed for thousands of years. Gold and silver aren't flashy, but they've outlasted currencies, governments, and entire financial systems. Combining that stability with the transparency of blockchain felt like an obvious next step, even if it took real work to build properly.

That work has involved a lot more than just writing code. Bringing physical assets onto the blockchain means solving problems that pure crypto projects never have to think about: where the metal is actually stored, how it's insured, how ownership records stay accurate as assets move between people, and how to make all of that verifiable to someone who's never set foot in a vault. Our partnerships with BullionStar and Mattereum exist specifically to handle pieces of that puzzle that require real-world expertise, not just technical know-how.

We also think a lot about who Lohko is actually for. This isn't built exclusively for crypto natives who already understand blockchain inside and out, nor is it built only for traditional gold investors who've never touched a digital wallet. It's meant to sit in between, giving people from either background a way to hold real assets without needing to become an expert on the other side first. If you're still finding your footing with any of this, you're exactly who we had in mind when we built it.

Now we'd love to know more about you. What are you hoping to get out of Lohko? Whether it's long-term protection against inflation, easier access to precious metals, or just curiosity about how blockchain and real assets intersect, we're glad you're here. Sign up at lohkowallet.com and download our app to start exploring what your assets could look like on your terms.

Best regards,
Antti

Lohko Wallet Welcome Sequence 3: Blog Promotion

Subject

We've got some exciting news!

Body

Hey, [name]!

We've just published something we think you'll want to read.

The Lohko blog is where we go a bit deeper than what fits into a newsletter. It's the place we break down market trends, explain how different alternative assets behave during periods of inflation or uncertainty, and talk through the thinking behind new features before they launch. If you've ever wanted a clearer picture of where gold, silver, and other real assets fit into a broader investment strategy, this is where we try to lay that out in plain language.

Here's a quick preview straight from your inbox:

[Insert blog title] [Insert 1–2 sentence description of the blog post] [Insert link to blog post]

We put real effort into making these pieces useful rather than just promotional. Sometimes that means covering broader market conditions that have nothing to do with Lohko directly, because we'd rather you walk away better informed than just more aware of us. Other times it means going deep on a specific feature, like how our vault reporting actually works under the hood, so you understand exactly what you're holding and why it's verifiable.

To give you a sense of what regularly shows up on the blog, here's what you can expect to find:

- **Market context.** Plain-language breakdowns of what's happening with inflation, interest rates, and broader economic shifts, and what that tends to mean for gold, silver, and other alternative assets.
- **Asset deep dives.** Closer looks at how different alternative assets actually behave, including the trade-offs between physical gold, crypto, and carbon credits.
- **Behind-the-scenes on Lohko.** Explanations of how specific features work, from vault verification to ownership transfers, written for people who want to understand the mechanics, not just take our word for it.
- **Guest perspectives.** Occasional insights from our partners at BullionStar and Mattereum, who bring expertise we don't have in-house on the physical asset and legal verification side of things.

We try to keep the tone the same as these emails: straightforward, honest about tradeoffs, and light on jargon wherever possible. If a topic genuinely requires some technical explanation, we'll walk through it rather than assume you already know the vocabulary.

We also try to be upfront when something is genuinely complicated or still evolving. Regulation around crypto and tokenized assets, for example, looks different depending on where you live and is still being worked out in many places. Rather than glossing over that, we'd rather point you toward what's actually known, flag what's still uncertain, and let you draw your own conclusions. The same goes for market volatility. Gold and silver have historically been more stable than crypto, but "more stable" doesn't mean "risk-free," and we'd rather say that plainly than let a headline imply otherwise.

That approach shapes a lot of what ends up on the blog. Some posts are fairly practical, walking through how to read your vault report or what actually happens when you transfer ownership of a gold bar. Others are more about context, like how gold has historically performed during past periods of high inflation, or what carbon credits are actually used for beyond the sustainability buzzword they've become. We try to strike a balance between the two, so the blog is useful whether you're brand new to alternative assets or you've been investing in them for years.

If that's got your attention, you can read the full piece, along with the rest of our latest articles and market insights, at lohkowallet.com/blog. New posts go up regularly, so it's worth a bookmark if you want to stay in the loop without waiting for the next newsletter.

As always, if there's a topic you'd like us to cover, whether it's a specific asset class, a market trend you're curious about, or a Lohko feature you'd like explained in more detail, just reply and let us know. We read every message, and a fair number of our past posts started as questions from subscribers exactly like you.

This is also the last email in our welcome sequence, at least the formal one. From here on, you'll mainly hear from us through the newsletter and blog updates, but that doesn't mean the conversation stops. If something about Lohko is unclear, if you want a second opinion before making a decision, or if you just want to say hello, our inbox is genuinely open. If you've made it this far into our welcome emails, you're clearly someone who likes understanding how things actually work before diving in, and honestly, that's exactly the kind of subscriber we're glad to have.

Welcome aboard, properly this time.

Best regards,
Antti